



GP-2761
US PATENT APPLICATION
Attorney Docket No. 2854.72

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Bauer et al.

Application: : 09/397,309

Filed : September 16, 1999

For : SYSTEM AND MEHOD OF OPERATING A
DEBIT CARD REWARD PROGRAM

Group Art Number : 2761

Examiner : not yet known

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December 9, 1999
New York, N.Y. 10103

Assistant Commissioner For Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to the Duty of Disclosure under 37 C.F.R. § 1.56, and in accordance with 37 C.F.R. §§ 1.97 and 1.98, applicants hereby make of record the documents cited in the enclosed copy of modified form PTO-1449, which is being filed before the mailing date of the first Office Action and before the mailing date of either a final action under §1.113 or a notice of allowance under §1.311. A copy of each document cited is enclosed.

I hereby certify that this correspondence is being
deposited with the United States Postal Service as
first class mail in an envelope addressed to:
Assistant Commissioner For Patents,
Washington, D.C. 20231 on December 9, 1999

Fancine Davis



It is respectfully requested that the Examiner: (1) fully consider each of the documents cited in modified form PTO-1449; (2) initial the enclosed copy of modified form PTO-1449 in the appropriate places to indicate that each document has been considered; and (3) return a copy of the initialed form to the undersigned in accordance with MPEP § 609.

Applicants expressly reserve the right to establish invention prior to the effective date of any one or more of the documents cited, pursuant to 37 C.F.R. § 1.131.

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Respectfully submitted,

A handwritten signature in black ink, appearing to read "James Murtha". The signature is written over a horizontal line.

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